This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.

IT IS SO ORDERED.

Dated: June 28, 2016



John E. Hoffman, Jr.

United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO EASTERN DIVISION

In Re:

Robert Reeves Wilson, : Case No. 16-53086

Debra Sue Wilson, : Chapter 13

:

Debtors. : Judge Hoffman

ORDER ON DEBTORS' MOTION TO AVOID AND STRIP THE UNSECURED SECOND MORTGAGE LIEN OF BENEFICIAL OHIO I, INC. (pl #12)

This matter is before the Court on the Debtors' Motion to Avoid and Strip the Unsecured Second Mortgage Lien of Beneficial Ohio I, Inc. on Debtors' residential real estate located at 107 Riverview Drive, Newark, Ohio, on grounds that secured first mortgage lien on the subject real estate exceeds the value of that property and there is no equity to secure Beneficial Ohio I, Inc.'s second mortgage lien.

Notice was given to all parties in interest and no written memorandum in response, along with any request for hearing, was filed with the Court. Upon review, the Court hereby finds the Motion well taken and sustains the same.

IT IS, THEREFORE, ORDERED that the mortgage lien of Beneficial Ohio I, Inc. is hereby avoided and is deemed wholly unsecured pursuant to 11 U.S.C. §506(a) and 11 U.S.C. §1322(b)(2). Said lien appears of record in the Licking County Mortgage/Official Records, filed March 15, 2007,

Case 2:16-bk-53086 Doc 22 Filed 06/28/16 Entered 06/29/16 10:49:05 Desc Main

Document Page 2 of 2
Order On Debtors' Motion To Avoid And Strip The Unsecured Second Mortgage
Beneficial Ohio I, Inc.

Case No: 16-53086

Page 2

as Instrument Number 200703150006522. The Debtors may file a certified copy of this Order with the Licking County Recorder, which shall act as a release of said mortgage lien, in the event the creditor fails to properly release its lien.

IT IS SO ORDERED.

COPIES TO: Default List

Beneficial Financial I Inc. c/o CT Corporation Systems Inc. Statutory Agent 1300 East 9th Street Ste 1010 Cleveland, Ohio 44114

Ditech. Com GMAC Mortgage ATTN: Customer Care P.O. Box 205 Waterloo IA 50704-0205